

In re:

Gabriele Sante Marino

Debtor

Case No. 24-10369-amc

Chapter 7

District/off: 0313-2

User: admin

Page 1 of 2

Date Rcvd: Aug 02, 2024

Form ID: 318

Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol**Definition**

^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 04, 2024:**Recip ID****Recipient Name and Address**

db Gabriele Sante Marino, 721 S Marvine St, Philadelphia, PA 19147-1913
 14854681 Benjamin C. Hoffman, 1617 John F Kennedy Blvd Ste 355, Philadelphia, PA 19103-1837
 14854687 Drexel University, 3201 Arch St Ste 310, Philadelphia, PA 19104-2757
 14854692 Philadelphia Municipal Court, Traffic Division, 800 Spring Garden St, Philadelphia, PA 19123-2616
 14854696 Watson & Allard P.C., 24 Regency Plz, Glen Mills, PA 19342-1001

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID**Notice Type: Email Address****Date/Time****Recipient Name and Address**

smg	Email/Text: megan.harper@phila.gov	Aug 02 2024 23:39:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Aug 03 2024 03:37:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 02 2024 23:39:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14854680	EDI: MAXMSAIDV	Aug 03 2024 03:37:00	Aidvantage, Attn: Bankruptcy, 1891 Metro Center Dr, Reston, VA 20190-5287
14854683	Email/Text: megan.harper@phila.gov	Aug 02 2024 23:39:00	City of Philadelphia, Municipal Services Building, 1401 John F Kennedy Blvd Fl 5, Philadelphia, PA 19102-1617
14854682	EDI: CAPITALONE.COM	Aug 03 2024 03:37:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14854684	Email/Text: bankruptcy@philapark.org	Aug 02 2024 23:39:00	City of Philadelphia, Parking Violation Branch, PO Box 41819, Philadelphia, PA 19101-1819
14854685	^ MEBN	Aug 02 2024 23:37:33	Cornerstone, 633 Spirit Drive, Chesterfield, MO 63005-1243
14854686	EDI: DISCOVER	Aug 03 2024 03:37:00	Discover Financial, Attn: Bankruptcy, 2500 Lake Cook Rd, Riverwoods, IL 60015-3851
14854688	EDI: IRS.COM	Aug 03 2024 03:37:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14854689	Email/Text: fesbank@attorneygeneral.gov	Aug 02 2024 23:39:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14854690	EDI: PENNDEPTREV	Aug 03 2024 03:37:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14854690	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 02 2024 23:39:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001

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User: admin

Page 2 of 2

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14854691	^ MEBN	Aug 02 2024 23:38:00	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14854693	Email/Text: bankruptcy@philapark.org	Aug 02 2024 23:39:00	Philadelphia Parking Authority, Bankruptcy Department, 701 Market St, Philadelphia, PA 19106-1538
14854694	Email/Text: usapae.bankruptcynotices@usdoj.gov	Aug 02 2024 23:39:00	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404
14854695	^ MEBN	Aug 02 2024 23:37:47	U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 04, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 2, 2024 at the address(es) listed below:

Name	Email Address
GARY F. SEITZ	on behalf of Trustee GARY F. SEITZ gseitz@gsbblaw.com gfs@trustesolutions.net
GARY F. SEITZ	gseitz@gsbblaw.com gfs@trustesolutions.net
MICHAEL A. CIBIK	on behalf of Debtor Gabriele Sante Marino help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
United States Trustee	USTPRRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1	Gabriele Sante Marino		Social Security number or ITIN xxx-xx-2157
	First Name	Middle Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name		Social Security number or ITIN _____
	First Name	Middle Name	EIN _____
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 24-10369-amc			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Gabriele Sante Marino

8/2/24

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.